

**Information to identify the case:**

Debtor 1	<u>Debra Olenick</u>	Social Security number or ITIN	xxx-xx-5002
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-32262-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Debra Olenick

3/13/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Debra Olenick  
DebtorCase No. 19-32262-JKS  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 20

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db Debra Olenick, 13 High St, Andover, NJ 07821-4501  
 518590427 Hackettstown Radiology Assoc., PO Box 655, Hackettstown, NJ 07840-0655  
 518590428 Jerome F. O'Brien, Esq., 175 Fairfield Ave, West Caldwell, NJ 07006-6425  
 518590431 Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094  
 518590432 Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406  
 518590436 +Valley National Bank, 31-00 Broadway, Fair Lawn, NJ 07410-3955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 14 2020 00:29:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 14 2020 00:29:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: PHINAMERI.COM Mar 14 2020 03:48:00 AmeriCredit Financial Services Inc.,  
 PO Box 183853, Arlington, TX 76096  
 cr +EDI: RMSC.COM Mar 14 2020 03:48:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 518590423 EDI: BANKAMER.COM Mar 14 2020 03:48:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 518590424 EDI: TSYS2.COM Mar 14 2020 03:48:00 Barclays Bank, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 518590425 EDI: TSYS2.COM Mar 14 2020 03:48:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 518590426 EDI: PHINAMERI.COM Mar 14 2020 03:48:00 GM Financial, PO Box 181145,  
 Arlington, TX 76096-1145  
 518590429 E-mail/Text: bncnotices@becket-lee.com Mar 14 2020 00:28:09 Kohl's/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 518590430 EDI: TSYS2.COM Mar 14 2020 03:48:00 Macy's, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 518593674 +EDI: RMSC.COM Mar 14 2020 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518590433 EDI: RMSC.COM Mar 14 2020 03:48:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 518590434 EDI: RMSC.COM Mar 14 2020 03:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 518590435 EDI: CITICORP.COM Mar 14 2020 03:48:00 THD/CBNA, PO Box 6217,  
 Sioux Falls, SD 57117-6217

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Chris H. Colabella on behalf of Debtor Debra Olenick susan@gruberlaw-nj.com,  
 g30104@notify.cincompass.com  
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com  
 Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,  
 rgaydos@rltlawfirm.com  
 Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
 NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

District/off: 0312-2

User: admin  
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5